

Roll No.

Subject Code—8138

M. Com. (Second Year) EXAMINATION

(Main/Re-appear Batch 2009 Onwards)

MC-207-F

INSURANCE & BANKING

Time : 3 Hours

Maximum Marks : 70

Note : Attempt any *seven* questions out of total ten questions from Section A but all questions carry equal marks. In Section B, there is internal choice.

Section A

Note : Explain and illustrate any seven of the following concepts/questions in more than 100 words each. 7×5=35

1. NPA in PSU Banks.

2. Universal Banking
3. The Cross Cheque and Demand Draft
4. Insurance Claims
5. Bank Guarantee
6. The RBI Act
7. The LIC and GIC
8. The IRDA Vs. RBI
9. Capital Adequacy
10. Bank Assurance.

Section B

Note : Attempt all the questions.

11. "Banker customer relationship is most important aspects in modern times." Discuss the statement with reference to special customers.

12

Or

Write short notes on the following :

(a) Capital Adequacy in Banks : An Overview

(b) Crossing and Endorsement of Cheque.

12. Critically explicate the comparative environment of insurance business in India. Do you agree with the present developments in the light of globalization and privatization ? Give your suggestions, if any. 12

Or

What is letter of credit ? Discuss the law relating to letter of credit. Give examples.

13. "Settlement of claims procedure under both life and non-life insurance has been passionately debated issue that has led certain leakages." Explain the statement and make out its relevance in present times. 11

Or

Define the concept of insurance along with its evolution and growth. What are various types of insurance ? Discuss important policies in life and non-life insurance. Are you happy with the present status of insurance industry in India ? Give comments in brief.